

**REMARKS**

Claims 7, 8, 10-21, 32-40, 42 and 45-58 are still pending in this application.

Claims 50, 53 and 56 have been amended to overcome the §112 rejection. Support may be found, for example, at page 18, line 30 through page 19, line 2.

Independent claims 20, 21 and 32 have been amended to positively recite that the third party receives an indication that the customer account is registered or enrolled. Applicant submits that this amendment addresses the examiner's objection to the functional language of these claims stated on page 2 of the recent Office action, and that therefore these claims are now in condition for allowance.

Reconsideration of this application and issuance of a Notice of Allowance at an early date are respectfully requested. If the Examiner believes a telephone conference would in any way expedite prosecution, please do not hesitate to telephone the undersigned at (612) 252-3330.

Respectfully submitted,  
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